

# UNOFFICIAL COPY



Drawn By: **Cindy Fajardo**  
Processor *Chase*  
201 N. Central Ave 31st Flr AZ1-1035  
Phoenix, AZ 85004

Doc#: **0816511011** Fee: **\$46.00**  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 06/13/2008 09:28 AM Pg: 1 of 6

**And, After Recording, Return To:**

JPMorgan Chase Bank, N.A.  
Retail Lending Servicing KY2-1606  
P.O. Box 11606  
Lexington, KY 40576-1606

P.I.N. \_\_\_\_\_

110608 243 [Space Above This Line For Recording Data] \_\_\_\_\_

Loan Number: 414511756224

## **MODIFICATION TO HOME EQUITY LINE OF CREDIT AGREEMENT AND HOME EQUITY LINE OF CREDIT MORTGAGE**

*60*

THIS MODIFICATION AGREEMENT (this "Agreement") is made between JPMorgan Chase Bank, N.A. and Robert F Villaflor. In this Agreement the words "you" and "your" mean each person, individually and jointly, who signs this Agreement as "Borrower". The words "we," "us" and "our" mean JPMorgan Chase Bank, N.A.

WHEREAS, you have entered into a Home Equity Line of Credit Agreement and Disclosure Statement (the "Line of Credit Agreement") with us dated March 06, 2007, which is secured by a Mortgage of the same date recorded in Document 0708950044, Book , at Page of the COOK County Register of Deeds ("Security Instrument"), covering real property located at 1538 S KASPAR AVE, ARLINGTON HEIGHTS, IL, 60005, (the "Property"), which Line of Credit Agreement and Security Instrument may have been amended (collectively, the "Loan Documents"); and

NOW THEREFORE, in consideration of the mutual promises contained in this Agreement, you agree with us that the Line of Credit Agreement and the Security Instrument will be modified as follows:

### **A. AMENDMENT OF LINE OF CREDIT AGREEMENT**

Effective as of April 24, 2008, (the "Effective Date"), the Credit Limit under the Line of Credit Agreement is decreased to \$292,000.00.

Citywide Title Corporation  
850 West Jackson Boulevard  
Suite 320  
Chicago, Illinois 60607

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## B. MODIFICATION OF SECURITY INSTRUMENT

As of the Effective Date, the Security Instrument is modified to decrease the principal sum that may be secured from \$300,000.00 to \$292,000.00. Except as to the decrease in the principal sum secured, this Agreement shall not affect our security interest in, or lien priority on, the Property.

## C. OTHER TERMS

1. This Agreement shall not be construed to be a satisfaction, novation or partial release of the Line of Credit Agreement or the Security Instrument.

2. We do not waive our right to: (i) prohibit or restrict any future amendments or modifications you may request, or (ii) enforce any of our rights or remedies under any of the Loan Documents.

3. Except as amended by this Agreement, all terms and conditions of the Loan Documents shall remain in full force and effect. In the event of any irreconcilable conflict between any provision of this Agreement and any provision of a Loan Document, the provisions of this Agreement shall control.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement to be effective on the date established herein.

BORROWER:

\_\_\_\_\_  
(Seal)

Print Name: Robert F Villaflor

Date: \_\_\_\_\_

\_\_\_\_\_  
(Seal)

Print Name:

Date: \_\_\_\_\_

\_\_\_\_\_  
(Seal)

Print Name:

Date: \_\_\_\_\_

JPMORGAN CHASE BANK, N.A.

By:  \_\_\_\_\_ (Seal)

Name: Sean McFarland, AVP

Date: April 24, 2008

PROPERTY OF COOK COUNTY CLERK'S OFFICE

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Fix

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## C. OTHER TERMS

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3. Except as amended by this Agreement, all terms and conditions of the Loan Documents shall remain in full force and effect. In the event of any irreconcilable conflict between any provision of this Agreement and any provision of a Loan Document, the provisions of this Agreement shall control.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement to be effective on the date established herein.

BORROWER:

Robert F Villaflor (Seal)  
Print Name: Robert F Villaflor

Date: 4/25/08

\_\_\_\_\_  
Print Name: (Seal)

Date: \_\_\_\_\_

\_\_\_\_\_  
Print Name: (Seal)

Date: \_\_\_\_\_

JPMORGAN CHASE BANK, N.A.

By: Sean McFarland (Seal)  
Name: Sean McFarland, AVP

Date: April 24, 2008

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Fax

Apr 24 2008 03:50pm P008/008

## ACKNOWLEDGEMENTS

STATE OF ILLINOIS )

COUNTY OF COOK )

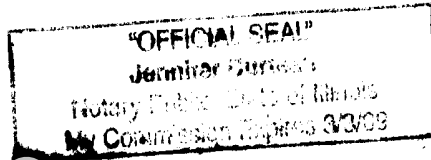
ss.:

I, Jennifer Carter, a Notary Public in and for said county and state, do hereby certify that Robert F. Villalobos, personally known to me to be the same person(s) whose name(s) is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he signed and delivered the said instrument as his free voluntary act, for the used and purposes therein set forth.

Given under my hand and official seal this 25 day of April 2008.

[Signature] (Seal)  
Notary Public, COOK County, Illinois.

My Commission expires: 3-3-09



Property of Cook County Clerk's Office



File No.: 110608

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## EXHIBIT A

Lot 18, in Surrey Ridge West, Unit 5, being a subdivision of part of the West Half of Section 9, Township 41 North, Range 11, East of the Third Principal Meridian, in Cook County, Illinois.

PIN: 08-09-317-018-0000

Property Address Given:

1538 S Kasper Ave

Arlington Heights, IL

Property of Cook County Clerk's Office